

WHAT IS CLAIMED IS:

1. An integrated computer system to facilitate the flow of capital through the housing finance industry, comprising:

a consumer interface configured to receive and process loan application data
5 from consumers;

an advisor interface configured to receive and process loan application data from mortgage advisors; and

a call center interface configured to receive and process loan application data from users at a call center;

10 wherein the consumer interface, the advisor interface and the call center interface are provided on a common integrated data processing platform and access common loan application data.

2. A system according to claim 1, wherein the consumer-direct interface is a first web-based interface accessible to consumers associated with different lenders
15 by way of the Internet, wherein the advisor interface is a second web-based interface accessible to advisors associated with different lenders by way of a first network, and wherein the call center interface is a third web-based interface accessible to users at call centers associated with different lenders, and wherein the data processing platform is accessible to the different lenders by way of a second network.

20 3. A system according to claim 2, wherein the first and second networks are both part of a common network and both comprise at least one of the Internet, an intranet, a wide area network, a local area network, a metropolitan area network.

4. A system according to claim 1, wherein the system is configured for use by different lenders, wherein the system includes a platform administrator
25 interface configured to permit the different lenders to configure lender-configurable aspects of the system according to lender preferences.

5. A system according to claim 1, wherein the system is configured for use by different lenders, wherein the consumer-direct interface comprises a series of linked web pages, wherein at least some of the series of linked web pages include

lender-configurable regions which are configurable by a lender to include a logo associated with the lender, textual information provided by the lender, and loan pricing information provided by the lender, and wherein the system includes a platform administrator interface configured to permit the different lenders to
5 configure the lender-configurable regions according to lender preferences.

6. A system according to claim 1, wherein the system is configured for use by different lenders, wherein the consumer-direct interface comprises a series of linked web pages, wherein at least some of the series of linked web pages include lender-configurable regions which are configurable by a lender to include at least one
10 of trademarks, logos of the lender, content provided by the lender, graphics relating to the lender, pricing data configured by the lender, closing costs configured by the lender, operational data of the lender, and business policies of the lender, and wherein the system includes a platform administrator interface configured to permit the different lenders to configure the lender-configurable regions according to lender
15 preferences.

7. A system according to claim 1, wherein the system is configured for use by different lenders, wherein the consumer direct interface, the call center interface, and the advisor interface provide loan pricing information, and wherein the system includes a platform administrator interface configured to permit the different
20 lenders to configure the pricing information according to lender preferences.

8. A system according to claim 7, wherein the platform administrator interface is further configured to receive mortgage loan product menu configuration information from the lender.

9. A system according to claim 1, wherein the system is configured for
25 use by different lenders, and wherein the system includes a platform administrator interface configured to permit the different lenders to configure hedge costs associated with different mortgage products according to lender preferences.

10. A system according to claim 1, wherein the system is configured for use by different lenders, and wherein the system further comprises
an underwriting engine, the underwriting engine being configured to generate underwriting determinations based on the loan application data; and
5 a rules engine, the rules engine being configured to tailor the underwriting determinations generated by the underwriting engine according lender-specific underwriting standards of individual ones of the different lenders.

11. A system according to claim 1, further comprising a pipeline manager interface configured to facilitate sale of closed loans to a secondary mortgage market
10 investor, including obtaining pricing information from the secondary mortgage market investor.

12. A system according to claim 1, wherein the consumer-direct interface is configured to be presented in multiple different languages.

13. A computer-implemented method of facilitating the flow of capital
15 through the housing finance industry, comprising:
receiving mortgage loan application data for a plurality of mortgage loan applications using each of a consumer-direct interface, a call center interface, and an advisor interface;
storing the loan application data in a database;
20 providing the consumer-direct interface, the call center interface, and the advisor interface with common access to the database, such that loan application data for any particular one of the plurality of mortgage loan applications is susceptible to be viewed and edited by way of any of the consumer-direct interface, the call center interface, and the advisor interface; and
25 wherein the consumer-direct interface is a first web-based interface accessible to consumers associated with different lenders by way of the Internet, wherein the advisor interface is a second web-based interface accessible to advisors associated with the different lenders by way of a network, and wherein the call center interface is a third web-based interface accessible to users at call centers associated with different

lenders, and wherein the data processing platform is accessible to the different lenders by way of a network.

14. A method according to claim 13, wherein the consumer-direct interface comprises a series of linked web pages, wherein at least some of the series of linked web pages include lender-configurable regions which are configurable by a lender to include at least one of trademarks, logos of the lender, content provided by the lender, graphics relating to the lender, pricing data configured by the lender, closing costs configured by the lender, operational data of the lender, and business policies of the lender.

15. A method according to claim 13, wherein the first and second networks are both part of a common network and both comprise at least one of the Internet, an intranet, a wide area network, a local area network, a metropolitan area network.

16. An integrated computer system to facilitate the flow of capital through the housing finance industry, the computer system being configured to receive and process mortgage loan application data pertaining to mortgage loan applications, the system comprising:

a consumer-direct interface, the consumer-direct interface being configured to receive mortgage loan application data from consumers, the consumer-direct interface being configured to permit each respective consumer to access mortgage loan application data for a mortgage loan application associated with the respective consumer;

an advisor interface, the advisor interface being configured to receive mortgage loan application data from advisors, the advisor interface being configured to permit advisors to access mortgage loan application data for mortgage loan applications associated with the consumers; and

a call center interface, the call center interface being configured to receive and process mortgage loan application data from users at a call center, the call center interface being configured to permit the users at the call center to access mortgage loan application data for mortgage loan applications associated with the consumers;

a data storage system, the data storage system being configured to store the mortgage loan application data received by the consumer-direct interface, the advisor interface, and the call center interface; and

wherein the mortgage loan application data stored in the data storage system is
5 commonly accessible to the consumer-direct interface, the advisor interface, and the call center interface.

17. A system according to claim 16, wherein the system is configured for use by different lenders, wherein the system includes a platform administrator interface configured to permit the different lenders to configure lender-configurable
10 aspects of the system according to lender preferences.

18. A system according to claim 16, wherein the system is configured for use by different lenders, wherein the system includes a platform administrator interface configured to permit the different lenders to configure retail pricing parameters according to lender preferences.

15 19. A system according to claim 18, wherein the retail pricing parameters further comprise at least one of an interest rate, points, a points adjustment, an escrow waiver fee, a delivery fee and a hedge cost.

20. A system according to claim 18, wherein the platform administrator interface allows the different lenders to selectively reconfigure the number and type of
20 loans presented to the user by way of the consumer-direct interface, the advisor interface, and the call center interface.

21. A system according to claim 16, wherein the consumer-direct interface is configured to be provided in at least two languages.

22. A system according to claim 16, further comprising a loan origination
25 system, the loan origination system being configured to generate loan documents to be signed by consumers associated with respective mortgage loan applications, and wherein the loan origination system is configured to receive mortgage loan application data from the data storage system.

23. A system according to claim 16, wherein the consumer-direct interface, the advisor interface, and the call center interface are each configured to simultaneously present a plurality of loan products to the user for selection by the user, wherein each loan of the plurality of loan products is presented as an approved
5 loan product.

24. A system according to claim 23, wherein the consumer-direct interface, the advisor interface, and the call center interface are each further configured to receive a selection from the user of one loan from the plurality of loan products.

10 25. A system according to claim 16, wherein the consumer-direct interface, the advisor interface, the call center interface and the lender interface each comprise one or more web pages.

26. A system according to claim 16, wherein the data storage system comprises at least one of a common database and multiple synchronized databases.

15 27. A system according to claim 26, wherein all information relating to an individual loan or loan application is stored as case file data on the common database or the multiple synchronized databases.

28. A system according to claim 16, wherein the consumer-direct interface, the advisor interface, and the call center interface each access the same case
20 file data.

29. A system according to claim 16, further comprising a pipeline manager interface configured to aggregate a plurality of closed loans for sale to a secondary mortgage market investor, including obtaining pricing information from the secondary mortgage market investor, and wherein the mortgage loan application data stored in
25 the data storage system is also commonly accessible to the pipeline manager interface.

30. A system according to claim 16, wherein the consumer-direct interface, the advisor interface, and the call center interface are each further

configured to receive selections of rate-point combinations for the mortgage loan applications.

31. A system according to claim 16, further comprising an investor interface configured to allow an investor to view at least one of details relating to the one or more loans and results of regulatory review of the one or more loans, and wherein the consumer-direct interface, the advisor interface, the call center interface, and the investor interface each access the same case file data.

32. A system according to claim 16, further comprising a pipeline manager interface configured to facilitate sale of closed loans to a secondary mortgage market investor,

33. A system according to claim 16, wherein the system is configured for use by different lenders, wherein the consumer-direct interface comprises a series of linked web pages, wherein at least some of the series of linked web pages include lender-configurable regions which are configurable by a lender to include at least one of trademarks, logos of the lender, content provided by the lender, graphics relating to the lender, pricing data configured by the lender, closing costs configured by the lender, operational data of the lender, and business policies of the lender, and wherein the system includes a platform administrator interface configured to permit the different lenders to configure the lender-configurable regions according to lender preferences.

34. A system according to claim 16, wherein the system is configured for use by different lenders, wherein the consumer direct interface, the call center interface, and the advisor interface provide loan pricing information, and wherein the system includes a platform administrator interface configured to permit the different lenders to configure the pricing information according to lender preferences.

35. A system according to claim 16, wherein the platform administrator interface is further configured to receive mortgage loan product menu configuration information from the lender.

36. A system according to claim 16, wherein the system is configured for use by different lenders, and wherein the system further comprises

an underwriting engine, the underwriting engine being configured to generate underwriting determinations based on the loan application data; and

5 a rules engine, the rules engine being configured to tailor the underwriting determinations generated by the underwriting engine according lender-specific underwriting standards of individual ones of the different lenders.

37. A method of facilitating the flow of capital through the housing finance industry performed by a data processing system, comprising: -

10 receiving loan application information regarding a consumer from a user;

storing the loan application information in a file in a database;

providing information identifying a plurality of approved mortgage loan products to the user in response to the loan application information;

15 receiving a selection from the user of at least one loan product from the plurality of approved loan products;

storing the selection from the user in the file;

receiving an electronic request from the user to close the at least one selected loan product;

20 providing a consumer-direct interface, a call center interface, and an advisor interface with common access to the database, such that loan application data for the loan application is susceptible to be viewed and edited by way of any of the consumer-direct interface, the call center interface, and the advisor interface; and

25 transmitting information regarding the at least one selected loan product in the file to a secondary market investor in connection with a sale of the at least one selected loan product to the secondary market investor and in response to an electronic request from the lender.

38. A method according to claim 37, further comprising providing the lender with a price in the secondary mortgage market for the one or more selected loan products prior to receiving a commitment from the lender to sell the one or more
30 loan products.

39. A method according to claim 37, wherein the data processing system is accessible to a plurality of different lenders by way of a network, and wherein the method further comprises updating retail pricing parameters for the one or more loan products responsive to user inputs received by way of a lender interface accessible to the plurality of different lenders by way of the network.

40. A method according to claim 39, wherein the retail pricing parameters further comprise at least one of an interest rate, points, a points adjustment, and a hedge cost.

41. A method according to claim 37, wherein the consumer-direct interface, the call center interface, and the advisor interface each comprise one or more web pages.

42. A computer system configured for use by different lenders to facilitate the flow of capital through the housing finance industry, the computer system being configured to receive and process mortgage loan application data pertaining to mortgage loan applications, and the system being accessible to each of the different lenders by way of a network, the system comprising:

a consumer-direct interface, the consumer-direct interface being configured to receive mortgage loan application data from consumers, the consumer-direct interface being configured to permit each respective consumer to access mortgage loan application data for a mortgage loan application associated with the respective consumer, the consumer-direct interface comprising a series of linked web pages, wherein at least some of the series of linked web pages include lender-configurable regions which are configurable by a lender to include a logo associated with the lender, textual information provided by the lender, and loan pricing information provided by the lender;

an advisor interface, the advisor interface being configured to receive mortgage loan application data from advisors, the advisor interface being configured to permit advisors to access mortgage loan application data for mortgage loan applications associated with the consumers; and

a call center interface, the call center interface being configured to receive and process mortgage loan application data from users at a call center, the call center interface being configured to permit the users at the call center to access mortgage loan application data for mortgage loan applications associated with the consumers;

5 a platform administrator interface, the platform administrator interface being configured to permit different lenders to configure the lender-configurable regions of the consumer interface according to lender preferences, and the platform administrator interface configured to permit the different lenders to configure hedge costs associated with different mortgage products according to lender preferences, the
10 platform administrator interface being configured to permit the different lenders to configure pricing information provided by way of the consumer-direct interface, the call center interface and the advisor interface according to lender preferences;

an underwriting engine, the underwriting engine being configured to generate underwriting determinations based on the loan application data;

15 a rules engine, the rules engine being configured to tailor the underwriting determinations generated by the underwriting engine according lender-specific underwriting standards of individual ones of the different lenders;

a data storage system, the data storage system being configured to store the mortgage loan application data received by the consumer-direct interface, the advisor
20 interface, and the call center interface; and

wherein the mortgage loan application data stored in the data storage system is commonly accessible to the consumer-direct interface, the advisor interface, and the call center interface.

43. A system according to claim 42, wherein the call center interface, the
25 consumer-direct interface, and the advisor interface are each configured to simultaneously provide information relating to an approval status of multiple approved mortgage products associated with a single mortgage loan application.

44. A system according to claim 42, further comprising a secondary market investor interface, wherein the mortgage loan application data stored in the
30 data storage system is also commonly accessible to the secondary market investor interface.

45. A system according to claim 42, wherein the secondary market investor interface provides pricing data for one or more loans to be sold in a secondary mortgage market.

5 46. A system according to claim 42, wherein the secondary market investor interface further provides a tool for a best execution commitment.

47. A system according to claim 42, wherein the secondary market interface is configured to receive a request to sell one or more loans to a secondary mortgage market investor.

10 48. A system according to claim 42, wherein at least one of the consumer-direct interface, the advisor interface and the call center interface is configured to provide a marketing message to be provided to consumers in response to an underwriting recommendation of a loan application, the marketing message being dependent on the underwriting recommendation and other lender specified criteria.

15 49. A system according to claim 42, wherein at least one of the call center interface, the consumer-direct interface, and the advisor interface is configured to provide a maximum approved loan amount independent of a requested loan amount.

50. A system according to claim 42, wherein the call center interface is further configured to display a credit report and to allow for reconciliation of credit entries from the credit report.

20 51. A system according to claim 52, further comprising a third party interface accessible to a third party by way of the Internet.

52. A system according to claim 51, wherein the third party service provider is at least one of a flood certification service, an appraisal service, a closing service, a fraud detection service, an address verification service, an identity verification service, a real estate listing service, a closing document service, a payment processing service, a credit bureau and a title service.

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53. A system according to claim 42,
wherein the underwriting engine is configured to generate underwriting
determinations based on the loan application data for a plurality of mortgage products,
including a plurality of approved mortgage products for which the associated
5 underwriting recommendations are favorable;

wherein the consumer-direct interface, the advisor interface, and the call
center interface are each configured to provide a menu identifying the multiple
approved mortgage products for selection by the user.

54. A system according to claim 42, wherein the computer network is at
10 least one of the Internet, an intranet, a wide area network (WAN), a local area
network (LAN), a medium area network (MAN) and a wireless network.

55. A computer system configured for use by different lenders to facilitate
the flow of capital through the housing finance industry, the computer system being
configured to receive and process mortgage loan application data pertaining to
15 mortgage loan applications, and the system being accessible to each of the different
lenders by way of a network, the system comprising:

a user interface, the user interface being configured to receive mortgage loan
application data from consumers, the user interface comprising a series of linked web
pages, wherein at least some of the series of linked web pages include lender-
20 configurable regions which are configurable by a lender to include a logo associated
with the lender, textual information provided by the lender, and loan pricing
information provided by the lender;

a platform administrator interface, the platform administrator interface being
configured to permit different lenders to configure the lender-configurable regions of
25 the consumer interface according to lender preferences, and the platform
administrator interface configured to permit the different lenders to configure hedge
costs associated with different mortgage products according to lender preferences, the
platform administrator interface being configured to permit the different lenders to
configure pricing information provided by way of the user interface according to
30 lender preferences;

an underwriting engine, the underwriting engine being configured to generate underwriting determinations based on the loan application data for a plurality of mortgage products, including a plurality of approved mortgage products for which the associated underwriting recommendations are favorable;

5 a rules engine, the rules engine being configured to tailor the underwriting determinations generated by the underwriting engine according lender-specific underwriting standards of individual ones of the different lenders;

 a data storage system, the data storage system being configured to store the mortgage loan application data received by the user interface; and

10 wherein the user interface is configured to display information regarding the plurality of approved mortgage products wherein the mortgage loan application data stored in the data storage system is commonly accessible to the user interface and to the different lenders by way of a network.